

SEND TAX NOTICE TO:  
Reverse Mortgage Solutions, Inc.  
2727 Spring Creek Drive  
Spring, TX 77373

20120525000186380 1/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
05/25/2012 12:27:10 PM FILED/CERT

STATE OF ALABAMA )

SHELBY COUNTY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 26th day of March, 2009, Don M. McDougal and Martha E. McDougal, husband and wife, executed that certain mortgage on real property hereinafter described to Urban Financial Group, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20090406000125170, said mortgage having subsequently been transferred and assigned to Reverse Mortgage Solutions, Inc., by instrument recorded in Instrument Number 20120313000086630, in the aforesaid Probate Office ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Reverse Mortgage Solutions, Inc. did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said



mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of April 25, 2012, May 2, 2012, and May 9, 2012; and


WHEREAS, on May 16, 2012, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Reverse Mortgage Solutions, Inc. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin as member of Corvin Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Reverse Mortgage Solutions, Inc.; and

WHEREAS, Reverse Mortgage Solutions, Inc. was the highest bidder and best bidder in the amount of Eighty-Five Thousand Four Hundred Forty-One And 36/100 Dollars (\$85,441.36) on the indebtedness secured by said mortgage, the said Reverse Mortgage Solutions, Inc., by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto Reverse Mortgage Solutions, Inc. all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Map and Survey of Crosscreek Cove Townhomes, as recorded in Map Book 33, Page 13, in the Office of the Judge of Probate of Shelby County, Alabama

TO HAVE AND TO HOLD the above described property unto Reverse Mortgage Solutions, Inc. its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

  
20120525000186380 2/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
05/25/2012 12:27:10 PM FILED/CERT





IN WITNESS WHEREOF, Reverse Mortgage Solutions, Inc., has caused this instrument to be executed by and through Michael Corvin as member of Corvin Auctioneering, LLC, as auctioneer conducting said sale for said Transferee, and said Michael Corvin as member of Corvin Auctioneering, LLC, as said auctioneer, has hereto set his/her hand and seal on this 21 day of May, 2012.

Reverse Mortgage Solutions, Inc.

By: Corvin Auctioneering, LLC  
Its: Auctioneer

By: [Signature]  
Michael Corvin, Member

STATE OF ALABAMA )

JEFFERSON COUNTY )


I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer for Reverse Mortgage Solutions, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company acting in its capacity as auctioneer for said Transferee.

Given under my hand and official seal on this 21 day of May, 2012

[Signature]  
Notary Public

My Commission Expires: **MY COMMISSION EXPIRES MARCH 28, 2015**

This instrument prepared by:  
Ginny Rutledge  
SIROTE & PERMUTT, P.C.  
P. O. Box 55727  
Birmingham, Alabama 35255-5727

  
20120525000186380 3/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
05/25/2012 12:27:10 PM FILED/CERT

